

Refine Search

Your wildcard search against 10000 terms has yielded the results below.

Your result set for the last L# is incomplete.

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

Search Results -

Terms	Documents
L14 and ((call\$ with authori\$ with (cell\$ or phone or telephone)))	15

Database:

US Pre-Grant Publication Full-Text Database
 US Patents Full-Text Database
 US OCR Full-Text Database
 EPO Abstracts Database
 JPO Abstracts Database
 Derwent World Patents Index
 IBM Technical Disclosure Bulletins

Search:

L15

Refine Search

Recall Text

Clear

Interrupt

Search History

DATE: Tuesday, January 04, 2005 [Printable Copy](#) [Create Case](#)

<u>Set</u> <u>Name</u>	<u>Query</u>	<u>Hit</u> <u>Count</u>	<u>Set</u> <u>Name</u> <u>result</u> <u>set</u>
	DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR		
<u>L15</u>	L14 and ((call\$ with authori\$ with (cell\$ or phone or telephone)))	15	<u>L15</u>
<u>L14</u>	L13 or 6157722.pn. or 5790674.pn. or 5671285.pn. or 5629981.pn. or 5317636.pn.	15	<u>L14</u>
<u>L13</u>	6766161.pn. or 6714919.pn. or 6684333.pn. or 6678666.pn. or 6539101.pn. or 6529725.pn. or 6508710.pn. or 6466780.pn. or 6397194.pn. or 6307956.pn.	10	<u>L13</u>
<u>L12</u>	L11 and ((call\$ with authori\$ with (cell\$ or phone or telephone)))	15	<u>L12</u>
<u>L11</u>	L10 and (charg\$ with (terminal or system or apparatus or device))	15	<u>L11</u>
<u>L10</u>	L9 not l4	18	<u>L10</u>
<u>L9</u>	L8 not l3	18	<u>L9</u>
<u>L8</u>	L7 and (l5 or l2)	21	<u>L8</u>

Best Available Copy

<u>L7</u>	(charg\$ with card\$) and ((call\$ with authori\$ with (cell\$ or phone or telephone))) and @ad<=20020125	241	<u>L7</u>
<u>L6</u>	L5 and l1	0	<u>L6</u>
<u>L5</u>	713/201,182,187,200.ccls.	2732	<u>L5</u>
<u>L4</u>	6282656.pn.	1	<u>L4</u>
<u>L3</u>	L2 and l1	3	<u>L3</u>
<u>L2</u>	705/64,72,75-78,67, 35,44,39.ccls.	1228	<u>L2</u>
<u>L1</u>	((charg\$ with card\$) same (call\$ with authori\$ with (phone or telephone))) and @ad<=20020125	42	<u>L1</u>

END OF SEARCH HISTORY

Hit List

Your wildcard search against 10000 terms has yielded the results below.

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[Clear](#)[Generate Collection](#)[Print](#)[Fwd Refs](#)[Bkwd Refs](#)[Generate OACS](#)

Search Results - Record(s) 1 through 10 of 15 returned.

☐ 1. Document ID: US 6766161 B2

L12: Entry 1 of 15

File: USPT

Jul 20, 2004

US-PAT-NO: 6766161

DOCUMENT-IDENTIFIER: US 6766161 B2

TITLE: Method and apparatus for securing communications

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw. De
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☐ 2. Document ID: US 6714919 B1

L12: Entry 2 of 15

File: USPT

Mar 30, 2004

US-PAT-NO: 6714919

DOCUMENT-IDENTIFIER: US 6714919 B1

**** See image for Certificate of Correction ****

TITLE: Device for selectively blocking remote purchase requests

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw. De
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☐ 3. Document ID: US 6684333 B1

L12: Entry 3 of 15

File: USPT

Jan 27, 2004

US-PAT-NO: 6684333

DOCUMENT-IDENTIFIER: US 6684333 B1

TITLE: Parallel data network billing and collection system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw. De
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☐ 4. Document ID: US 6678666 B1

L12: Entry 4 of 15

File: USPT

Jan 13, 2004

[First Hit](#) [Fwd Refs](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

Generate Collection

Print

L10: Entry 5 of 18

File: USPT

Mar 25, 2003

DOCUMENT-IDENTIFIER: US 6539101 B1

**** See image for Certificate of Correction ****

TITLE: Method for identity verification

Application Filing Date (1):20000324Brief Summary Text (7):

Credit cards were originally introduced to for use at POS terminals to replace charge-a-plates. Plastic charge cards, debit cards, ATM cards, stored value cards are fair game for thieves. It is not uncommon for people to carry more than eight cards in their wallets. The cards must be replaced every few years, and the cards may become damaged with frequent usage. In addition, consumer fraud and card counterfeiting are on the rise. The cards can be easily lost or stolen, signatures can be easily forged and PIN's can be readily determined by others. Hence, while plastic cards are easier to carry than money, they are almost as negotiable as money to sophisticated criminals.

Detailed Description Text (81):

The optical sensors can also be positioned relative to any of the digital keys on the keyboard and confirm Identification. A smaller pool of users is needed since only one print is read. However, keyboard sensors can be useful in instances where the caller's phone number is read and there are only a limited number of people authorized from that number as with a modem. Also, keyboard sensors can be used in combination with PIN's to provide increased security.

Field of Search Class/SubClass (5):705/67[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

Hit List

Clear

Generate Collection

Print

Fwd Refs

Bkwd Refs

Generate OACS

Search Results - Record(s) 1 through 10 of 18 returned.

☐ 1. Document ID: US 6766161 B2

L10: Entry 1 of 18

File: USPT

Jul 20, 2004

US-PAT-NO: 6766161

DOCUMENT-IDENTIFIER: US 6766161 B2

TITLE: Method and apparatus for securing communications

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	Drawings
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☐ 2. Document ID: US 6714919 B1

L10: Entry 2 of 18

File: USPT

Mar 30, 2004

US-PAT-NO: 6714919

DOCUMENT-IDENTIFIER: US 6714919 B1

** See image for Certificate of Correction **

TITLE: Device for selectively blocking remote purchase requests

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	Drawings
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☐ 3. Document ID: US 6684333 B1

L10: Entry 3 of 18

File: USPT

Jan 27, 2004

US-PAT-NO: 6684333

DOCUMENT-IDENTIFIER: US 6684333 B1

TITLE: Parallel data network billing and collection system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	Drawings
------	-------	----------	-------	--------	----------------	------	-----------	----------	--------	----------

☐ 4. Document ID: US 6678666 B1

L10: Entry 4 of 18

File: USPT

Jan 13, 2004

US-PAT-NO: 6678666

DOCUMENT-IDENTIFIER: US 6678666 B1

TITLE: Method of conducting anti-fraud electronic bank security transactions having price-date-time variables and calculating apparatus thereof

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	RMK	Draw D
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☐ 5. Document ID: US 6539101 B1

L10: Entry 5 of 18

File: USPT

Mar 25, 2003

US-PAT-NO: 6539101

DOCUMENT-IDENTIFIER: US 6539101 B1

** See image for Certificate of Correction **

TITLE: Method for identity verification

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	RMK	Draw D
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☐ 6. Document ID: US 6529725 B1

L10: Entry 6 of 18

File: USPT

Mar 4, 2003

US-PAT-NO: 6529725

DOCUMENT-IDENTIFIER: US 6529725 B1

** See image for Certificate of Correction **

TITLE: Transaction security apparatus and method

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	RMK	Draw D
------	-------	----------	-------	--------	----------------	------	-----------	----------	--------	-----	--------

☐ 7. Document ID: US 6508710 B1

L10: Entry 7 of 18

File: USPT

Jan 21, 2003

US-PAT-NO: 6508710

DOCUMENT-IDENTIFIER: US 6508710 B1

TITLE: Gaming system with location verification

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	RMK	Draw D
------	-------	----------	-------	--------	----------------	------	-----------	----------	--------	-----	--------

☐ 8. Document ID: US 6466780 B1

L10: Entry 8 of 18

File: USPT

Oct 15, 2002

US-PAT-NO: 6466780

DOCUMENT-IDENTIFIER: US 6466780 B1

TITLE: Method and apparatus for securing digital communications

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Attachment	Claims	KWIC	Draw D
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☐ 9. Document ID: US 6397194 B1

L10: Entry 9 of 18

File: USPT

May 28, 2002

US-PAT-NO: 6397194

DOCUMENT-IDENTIFIER: US 6397194 B1

A

TITLE: Receipt scanning system and method

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Attachment	Claims	KWIC	Draw D
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☐ 10. Document ID: US 6307956 B1

L10: Entry 10 of 18

File: USPT

Oct 23, 2001

US-PAT-NO: 6307956

DOCUMENT-IDENTIFIER: US 6307956 B1

A

TITLE: Writing implement for identity verification system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Attachment	Claims	KWIC	Draw D
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Clear	Generate Collection	Print	Fwd Refs	Bkwd Refs	Generate OACS
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Terms	Documents
L9 not L4	18

Display Format: TI Change Format

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Hit List

Clear

Generate Collection

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Fwd Refs

Bkwd Refs

Generate OACS

Search Results - Record(s) 11 through 18 of 18 returned.☐ 11. Document ID: US 6157722 A

L10: Entry 11 of 18

File: USPT

Dec 5, 2000

US-PAT-NO: 6157722

DOCUMENT-IDENTIFIER: US 6157722 A

TITLE: Encryption key management system and method

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw D
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	--------

☐ 12. Document ID: US 6012144 A

L10: Entry 12 of 18

File: USPT

Jan 4, 2000

US-PAT-NO: 6012144

DOCUMENT-IDENTIFIER: US 6012144 A

TITLE: Transaction security method and apparatus

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw D
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	--------

☐ 13. Document ID: US 5978459 A

L10: Entry 13 of 18

File: USPT

Nov 2, 1999

US-PAT-NO: 5978459

DOCUMENT-IDENTIFIER: US 5978459 A

TITLE: Encryption of telephone calling card codes

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw D
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	--------

☐ 14. Document ID: US 5790674 A

L10: Entry 14 of 18

File: USPT

Aug 4, 1998

US-PAT-NO: 5790674

DOCUMENT-IDENTIFIER: US 5790674 A

TITLE: System and method of providing system integrity and positive audit

capabilities to a positive identification system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Abstract	Claims	KWC	Draw. D
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☐ 15. Document ID: US 5671285 A

L10: Entry 15 of 18

File: USPT

Sep 23, 1997

US-PAT-NO: 5671285

DOCUMENT-IDENTIFIER: US 5671285 A

TITLE: Secure communication system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Abstract	Claims	KWC	Draw. D
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☐ 16. Document ID: US 5629981 A

L10: Entry 16 of 18

File: USPT

May 13, 1997

US-PAT-NO: 5629981

DOCUMENT-IDENTIFIER: US 5629981 A

TITLE: Information management and security system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Abstract	Claims	KWC	Draw. D
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☐ 17. Document ID: US 5317636 A

L10: Entry 17 of 18

File: USPT

May 31, 1994

US-PAT-NO: 5317636

DOCUMENT-IDENTIFIER: US 5317636 A

TITLE: Method and apparatus for securing credit card transactions

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Abstract	Claims	KWC	Draw. D
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☐ 18. Document ID: US 5311594 A

L10: Entry 18 of 18

File: USPT

May 10, 1994

US-PAT-NO: 5311594

DOCUMENT-IDENTIFIER: US 5311594 A

TITLE: Fraud protection for card transactions

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Abstract	Claims	KWC	Draw. D
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Clear	Generate Collection	Print	Fwd Refs	Bkwd Refs	Generate OACS
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Terms	Documents
L9 not L4	18

Display Format:

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End of Result Set



Generate Collection

Print

L4: Entry 1 of 1

File: USPT

Aug 28, 2001

US-PAT-NO: 6282656

DOCUMENT-IDENTIFIER: US 6282656 B1

TITLE: Electronic transaction systems and methods therefor

DATE-ISSUED: August 28, 2001

INT-CL: [07] H04 N 1/413

US-CL-ISSUED: 713/201; 713/182, 713/187, 713/200

US-CL-CURRENT: 713/201; 713/182, 713/187, 713/200

FIELD-OF-SEARCH: 713/182, 713/187, 713/200, 713/201, 713/202

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Clear	Generate Collection	Print	Fwd Refs	Bkwd Refs
Generate OACS				

Search Results - Record(s) 1 through 10 of 15 returned.

☐ 1. Document ID: US 6766161 B2

L12: Entry 1 of 15

File: USPT

Jul 20, 2004

US-PAT-NO: 6766161

DOCUMENT-IDENTIFIER: US 6766161 B2

TITLE: Method and apparatus for securing communications

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw D
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☐ 2. Document ID: US 6714919 B1

L12: Entry 2 of 15

File: USPT

Mar 30, 2004

US-PAT-NO: 6714919

DOCUMENT-IDENTIFIER: US 6714919 B1

**** See image for Certificate of Correction ****

TITLE: Device for selectively blocking remote purchase requests

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw D
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☐ 3. Document ID: US 6684333 B1

L12: Entry 3 of 15

File: USPT

Jan 27, 2004

US-PAT-NO: 6684333

DOCUMENT-IDENTIFIER: US 6684333 B1

TITLE: Parallel data network billing and collection system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw D
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☐ 4. Document ID: US 6678666 B1

L12: Entry 4 of 15

File: USPT

Jan 13, 2004

US-PAT-NO: 6678666

DOCUMENT-IDENTIFIER: US 6678666 B1

TITLE: Method of conducting anti-fraud electronic bank security transactions having price-date-time variables and calculating apparatus thereof

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KMIC	Draw. De
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☐ 5. Document ID: US 6539101 B1

L12: Entry 5 of 15

File: USPT

Mar 25, 2003

US-PAT-NO: 6539101

DOCUMENT-IDENTIFIER: US 6539101 B1

**** See image for Certificate of Correction ****

TITLE: Method for identity verification

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KMIC	Draw. De
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☐ 6. Document ID: US 6529725 B1

L12: Entry 6 of 15

File: USPT

Mar 4, 2003

US-PAT-NO: 6529725

DOCUMENT-IDENTIFIER: US 6529725 B1

**** See image for Certificate of Correction ****

TITLE: Transaction security apparatus and method

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KMIC	Draw. De
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☐ 7. Document ID: US 6508710 B1

L12: Entry 7 of 15

File: USPT

Jan 21, 2003

US-PAT-NO: 6508710

DOCUMENT-IDENTIFIER: US 6508710 B1

TITLE: Gaming system with location verification

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KMIC	Draw. De
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☐ 8. Document ID: US 6466780 B1

L12: Entry 8 of 15

File: USPT

Oct 15, 2002

US-PAT-NO: 6466780

DOCUMENT-IDENTIFIER: US 6466780 B1

TITLE: Method and apparatus for securing digital communications

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Summary	Claims	INOC	Drawings
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☐ 9. Document ID: US 6397194 B1

L12: Entry 9 of 15

File: USPT

May 28, 2002

US-PAT-NO: 6397194

DOCUMENT-IDENTIFIER: US 6397194 B1

TITLE: Receipt scanning system and method

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Summary	Claims	INOC	Drawings
------	-------	----------	-------	--------	----------------	------	-----------	----------	---------	--------	------	----------

☐ 10. Document ID: US 6307956 B1

L12: Entry 10 of 15

File: USPT

Oct 23, 2001

US-PAT-NO: 6307956

DOCUMENT-IDENTIFIER: US 6307956 B1

TITLE: Writing implement for identity verification system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Summary	Claims	INOC	Drawings
------	-------	----------	-------	--------	----------------	------	-----------	----------	---------	--------	------	----------

Clear	Generate Collection	Print	Fwd Refs	Bkwd Refs	Generate OACS
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Terms	Documents
L11 and ((call\$ with authori\$ with (cell\$ or phone or telephone)))	15

Display Format:

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US-PAT-NO: 6678666

DOCUMENT-IDENTIFIER: US 6678666 B1

TITLE: Method of conducting anti-fraud electronic bank security transactions having price-date-time variables and calculating apparatus thereof

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Draw D
------	-------	----------	-------	--------	----------------	------	-----------	--------	-----	--------

☐ 5. Document ID: US 6539101 B1

L12: Entry 5 of 15

File: USPT

Mar 25, 2003

US-PAT-NO: 6539101

DOCUMENT-IDENTIFIER: US 6539101 B1

**** See image for Certificate of Correction ****

TITLE: Method for identity verification

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Draw D
------	-------	----------	-------	--------	----------------	------	-----------	--------	-----	--------

☐ 6. Document ID: US 6529725 B1

L12: Entry 6 of 15

File: USPT

Mar 4, 2003

US-PAT-NO: 6529725

DOCUMENT-IDENTIFIER: US 6529725 B1

**** See image for Certificate of Correction ****

TITLE: Transaction security apparatus and method

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Draw D
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☐ 7. Document ID: US 6508710 B1

L12: Entry 7 of 15

File: USPT

Jan 21, 2003

US-PAT-NO: 6508710

DOCUMENT-IDENTIFIER: US 6508710 B1

TITLE: Gaming system with location verification

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWC	Draw D
------	-------	----------	-------	--------	----------------	------	-----------	--------	-----	--------

☐ 8. Document ID: US 6466780 B1

L12: Entry 8 of 15

File: USPT

Oct 15, 2002

US-PAT-NO: 6466780

DOCUMENT-IDENTIFIER: US 6466780 B1

TITLE: Method and apparatus for securing digital communications

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KWIC	Drawings
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☐ 9. Document ID: US 6397194 B1

L12: Entry 9 of 15

File: USPT

May 28, 2002

US-PAT-NO: 6397194

DOCUMENT-IDENTIFIER: US 6397194 B1

TITLE: Receipt scanning system and method

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KWIC	Drawings
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☐ 10. Document ID: US 6307956 B1

L12: Entry 10 of 15

File: USPT

Oct 23, 2001

US-PAT-NO: 6307956

DOCUMENT-IDENTIFIER: US 6307956 B1

TITLE: Writing implement for identity verification system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KWIC	Drawings
------	-------	----------	-------	--------	----------------	------	-----------	----------	--------	------	----------

Clear

Generate Collection

Print

Fwd Refs

Bkwd Refs

Generate OACS

Terms

Documents

L11 and ((call\$ with authori\$ with (cell\$ or phone or telephone)))

15

Display Format: TI

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Search Results - Record(s) 11 through 15 of 15 returned.

☐ 11. Document ID: US 6157722 A

L12: Entry 11 of 15

File: USPT

Dec 5, 2000

US-PAT-NO: 6157722

DOCUMENT-IDENTIFIER: US 6157722 A

TITLE: Encryption key management system and method

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KWIC	Draw. Data
------	-------	----------	-------	--------	----------------	------	-----------	----------	--------	------	------------

☐ 12. Document ID: US 5790674 A

L12: Entry 12 of 15

File: USPT

Aug 4, 1998

US-PAT-NO: 5790674

DOCUMENT-IDENTIFIER: US 5790674 A

TITLE: System and method of providing system integrity and positive audit capabilities to a positive identification system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KWIC	Draw. Data
------	-------	----------	-------	--------	----------------	------	-----------	----------	--------	------	------------

☐ 13. Document ID: US 5671285 A

L12: Entry 13 of 15

File: USPT

Sep 23, 1997

US-PAT-NO: 5671285

DOCUMENT-IDENTIFIER: US 5671285 A

TITLE: Secure communication system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KWIC	Draw. Data
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☐ 14. Document ID: US 5629981 A

L12: Entry 14 of 15

File: USPT

May 13, 1997

US-PAT-NO: 5629981

DOCUMENT-IDENTIFIER: US 5629981 A

TITLE: Information management and security system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Full Text	Claims	KWC	Drawings
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☐ 15. Document ID: US 5317636 A

L12: Entry 15 of 15

File: USPT

May 31, 1994

US-PAT-NO: 5317636

DOCUMENT-IDENTIFIER: US 5317636 A

TITLE: Method and apparatus for securing credit card transactions

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Full Text	Claims	KWC	Drawings
------	-------	----------	-------	--------	----------------	------	-----------	----------	-----------	--------	-----	----------

Clear

Generate Collection

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Fwd Refs

Bkwd Refs

Generate OACS

Terms

Documents

L11 and ((call\$ with authori\$ with (cell\$ or phone or telephone)))

15

Display Format: TI

Change Format

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[First Hit](#) [Fwd Refs](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

Generate Collection

Print

L15: Entry 6 of 15

File: USPT

Mar 4, 2003

DOCUMENT-IDENTIFIER: US 6529725 B1

**** See image for Certificate of Correction ****

TITLE: Transaction security apparatus and method

Brief Summary Text (50):

In another alternate embodiment, the apparatus and method of the present invention may also be utilized so as to provide authorization, notification and/or security for, and in conjunction with, cellular and/or mobile telephones and/or communication systems wherein a cellular or mobile telephone owner and/or account holder can be notified of a transmission and/or an attempted transmission and/or telephone call made with his or her cellular or mobile telephone and/or with the telephone number and/or account information, which information may include, but not be limited to, transmission codes and/or associated signatures and/or data which corresponds to his or her cellular or mobile telephone.

Brief Summary Text (70):

It is still another object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions and/or in wireless communication transactions, wherein the respective cardholder, account owner or cellular telephone owner may increase or decrease the respective account credit limits, account activity, funds available, calling areas and/or usage limits at any time and/or from any location.

Detailed Description Text (82):

The present invention, in an alternate embodiment, may also be utilized so as to provide authorization, notification and/or security for, and in conjunction with, cellular and/or mobile telephone and/or communication systems wherein a cellular or mobile telephone owner and/or account owner may be notified of a transmission and/or an attempted transmission and/or telephone call made with his or her cellular or mobile telephone and/or with the telephone number and or transmission codes and/or associated signatures and/or data which corresponds to his or her cellular or mobile telephone.

Detailed Description Text (109):

If, at step 242, the cellular telephone owner did respond in time, the central processing computer 203 will process the reply or response data and/or information, at step 248. The central processing computer 203 will then determine, at step 249, if the cellular telephone call is authorized by the cellular telephone owner. If, at step 249, the cellular telephone call is unauthorized, the central processing computer will, at step 250, increment the unauthorized transaction count (UNAUTHCT) by one (1). The central processing computer 203 will then, at step 251, terminate the telephone call immediately. Upon the completion of step 251, the central processing computer 203 will then, at step 252, cancel and/or de-activate the cellular telephone. Thereafter, the central processing computer 203 will, at step 253, notify the cellular telephone owner that the cellular telephone has been cancelled and/or de-activated. Upon completion of step 253, the apparatus will cease operation at step 254.

Detailed Description Text (110):

If, at step 249, the central processing computer 203 identifies the cardholder

reply or response as being one to authorize the cellular telephone call, the central processing computer 203 will, at step 255, reset the unauthorized transaction count (UNAUTHCT) to zero (0). An unauthorized transaction count (UNAUTHCT) of 0 will signify that any string of unauthorized transactions has now been broken by the cellular telephone owner. The central processing computer 203 will then, at step 256, allow the cellular telephone call to continue uninterrupted. Upon the completion of the cellular telephone call, at step 256, the apparatus 200 will cease operation at step 257:

Detailed Description Text (111):

In instances when the cellular telephone owner is a party to the cellular telephone call and/or transaction, he or she, having the communication device 204 on his or her person, may authorize the call and/or transaction at his or her present location. If the cellular telephone owner has lent out the cellular telephone, he or she may authorize the cellular telephone call and/or transaction from his or her remote location. The cellular telephone owner may also program and/or set the communication device 204 to automatically authorize or disapprove or disallow cellular telephone calls and/or transactions with said selective authorizations being made as to time of day, calling areas, numbers called, and/or call and/or transaction duration. In this regard, the communication device 204 may be programmable so as to receive and analyze the cellular telephone call information and/or data and reply or respond to same automatically and/or with preset or programmed replies and/or responses. The communication device 204 may also be programmable so as to limit the number of cellular telephone calls made from the cellular telephone and/or with the cellular telephone number.

Detailed Description Text (154):

In the cases of cellular telephones and/or cellular communications devices, the cellular telephone owner and/or cellular communication device owner may program the apparatus and, in particular, the central processing computer, and/or the server computer, if utilized, so as to limit the phone numbers which may be called, and/or the numbers from which incoming calls may be accepted and/or received, the geographical areas and/or locations which may be called and/or accessed or from which calls may be received, the times of day, specific days, dates, times of month or year, during which the cellular telephone and/or cellular communication device may be utilized, specific phone numbers which may be called, specific time durations for a phone call and/or any authorized times for cellular telephone and/or cellular communication device usage (i.e. specific days, dates, times of day, times of month, year, etc.), and/or any other limitations and/or restrictions, regarding amount of transaction, parties involved, geographical area, and or times of allowed usage.

CLAIMS:

167. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times of day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed usage, wherein the limitation is transmitted to a receiver from a communication device associated with an individual account holder, wherein the limitation is automatically received by the receiver, and further wherein the limitation is automatically stored in the memory device; a central processing device for processing information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, wherein the central

processing device utilizes the limitation automatically stored in the memory device in processing the information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, and further wherein the central processing device generates a signal containing information for allowing or disallowing the use of the communication device.

181. The apparatus of claim 167, wherein the central processing device utilizes a second limitation automatically received from the communication device from which the limitation is received and automatically stored in the memory device in processing information regarding the use of the communication device on the wireless communication device account or the cellular communication device account or the attempt to use the communication device on the wireless communication device account or the cellular communication device account, wherein the second limitation contains information regarding at least one of a geographical area which may be called or accessed, geographical areas which may be called or accessed, a location which may be called or accessed, locations which may be called or accessed, a geographical area or areas from which calls may be received, a location or locations from which calls may be received, a specific phone number or specific phone numbers which may be called, a specific time duration or specific time durations for a phone call, and an authorized time or authorized times for communication device usage.

191. A transaction security method, comprising: receiving a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times of day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed usage, wherein the limitation is transmitted to a receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically received by the receiver; storing the limitation in a memory device, wherein the limitation is automatically stored in the memory device; processing information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, and further wherein the information is processed by a central processing device, wherein the limitation automatically stored in the memory device is utilized in processing the information; and generating a signal containing information for allowing or disallowing the use of the communication device, wherein the signal is generated by the central processing device.

194. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times of day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed usage, wherein the limitation is automatically received by a receiver, and further wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; a central processing device for processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an attempt to use a communication device on a wireless communication device account

or a cellular communication device account, wherein the central processing device determines whether the limitation automatically stored in the memory device is met, and further wherein the central processing device generates a first signal containing information for allowing or disallowing the use of the communication device, and further wherein the central processing device generates a second signal containing information regarding the use of the communication device or the attempt to use the communication device; and a transmitter for transmitting the second signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the second signal is transmitted to the second communication device in real-time, and further wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

195. A transaction security method, comprising: storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account in a memory device, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times of day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed usage, wherein the limitation is automatically received by a receiver, wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an attempt to use a communication device on a wireless communication device account or a cellular communication device account, wherein the information is processed by a central processing device; determining whether the limitation automatically stored in the memory device is met, wherein the central processing device determines whether the limitation is met; generating a first signal containing information for allowing or disallowing the use of the communication device, wherein the first signal is generated by the central processing device; generating a second signal containing information regarding the use of the communication device or the attempt to use the communication device, wherein the second signal is generated by the central processing device; and transmitting the second signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the second signal is transmitted to the second communication device in real-time, and wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

302. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation

contains information regarding at least one of a phone number which may be called, a number from which an incoming call may be accepted or received, at least one of a time of day, a specific day, a date, and a time of a month or year, during which a communication device may be utilized, an authorized time of usage of a communication device on the account, an amount of a transaction, a party involved, and a time of an allowed usage, wherein the limitation is automatically received by a receiver, and further wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; a processing device for processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an attempt to use a communication device on a wireless communication device account or a cellular communication device account, wherein the processing device is capable of allowing or disallowing the use of the communication device, wherein the processing device determines whether the limitation automatically stored in the memory device is met, and further wherein the processing device generates a signal containing information regarding the use of the communication device or the attempt to use the communication device; and a transmitter for transmitting the signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the signal is transmitted to the second communication device in real-time, and further wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

322. A transaction security method, comprising: storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account in a memory device, wherein the limitation contains information regarding at least one of a phone number which may be called, a number from which an incoming call may be accepted or received, at least one of a time of day, a specific day, a date, and a time of a month or year, during which a communication device may be utilized, an authorized time of usage of a communication device on the account, an amount of a transaction, a party involved, and a time of an allowed usage, wherein the limitation is automatically received by a receiver, wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an attempt to use a communication device or a wireless communication device account or a cellular communication device account, wherein the information is processed by a processing device, wherein the processing device is capable of allowing or disallowing the use of the communication device; determining whether the limitation automatically stored in the memory device is met, wherein the processing device determines whether the limitation is met; generating a signal containing information regarding the use of the communication device or the attempt to use the communication device, wherein the signal is generated by the processing device; and transmitting the signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the signal is transmitted to the second communication device in real-time, and wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal

computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

323. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of a phone number which may be called, a number from which an incoming call may be accepted or received, at least one of a time of day, a specific day, a date, and a time of month or year, during which a communication device may be utilized, an authorized time of usage of a communication device on the account, an amount of transaction, a party involved, and a time of allowed usage, wherein the limitation is transmitted to a receiver from a communication device is associated with an individual account holder, wherein the limitation is automatically received by the receiver, and further wherein the limitation is automatically stored in the memory device; a processing device for processing information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, wherein the processing device utilizes the limitation automatically stored in the memory device in processing the information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, and further wherein the processing device generates a signal containing information for allowing or disallowing the use of the communication device.

337. The apparatus of claim 323, wherein the processing device utilizes a second limitation automatically received from the communication device from which the limitation is received and automatically stored in the memory device in processing information regarding the use of a communication device on the wireless communication device account or the cellular communication device account or the attempt to use a communication device on the wireless communication device account or the cellular communication device account, wherein the second limitation contains information regarding at least one of a geographical area which may be called or accessed, geographical areas which may be called or accessed, a location which may be called or accessed, locations which may be called or accessed, a geographical area or areas from which calls may be received, a location or locations from which calls may be received, a specific phone number or specific phone numbers which may be called, a specific time duration or specific time durations for a phone call, and an authorized time or authorized times for communication device usage.

340. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times a day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed usage, wherein the limitation is automatically received by a receiver, and further wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; a processing device for processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an

attempt to use a communication device on a wireless communication device account or a cellular communication device account, wherein the processing device is capable of allowing or disallowing the use of the communication device, wherein the processing device determines whether the limitation automatically stored in the memory device is met, and further wherein the processing device generates a signal containing information regarding the use of the communication device or the attempt to use the communication device; and a transmitter for transmitting the signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the signal is transmitted to the second communication device in real-time, and further wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

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